

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED  
AND RELATED MOTIONS

Name of Debtor(s): **Conald Whitaker, Jr.**  
**Pamela Whitaker**

Case No: **13-32537**

This plan, dated **July 22, 2014**, is:

- ☐ the *first* Chapter 13 plan filed in this case.  
☒ a modified Plan, which replaces the  
☒ confirmed or ☐ unconfirmed Plan dated **10/9/2013**.

Date and Time of Modified Plan Confirming Hearing:  
**9/3/2014 @11:10**

Place of Modified Plan Confirmation Hearing:  
**USBankruptcy Crt, 701 E. Broad St, Crtrm#5100, Richmond, VA 23219**

The Plan provisions modified by this filing are:

**Sections 1-Funding of Plan - SUSPEND CHAPTER 13 PLAN PAYMENTS for 90 days because of income reduction of debtor.**

Creditors affected by this modification are:  
**No creditors.**

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$317,111.00**  
Total Non-Priority Unsecured Debt: **\$234,597.56**  
Total Priority Debt: **\$11,600.00**  
Total Secured Debt: **\$271,332.65**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$1,420.00 Monthly for 5 months, then \$1,480.00 Monthly for 9 months, then \$0.00 Monthly for 3 months, then \$1,480.00 Monthly for 43 months.** Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **84,060.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,600.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

| <u>Creditor</u>          | <u>Type of Priority</u>                     | <u>Estimated Claim</u> | <u>Payment and Term</u> |
|--------------------------|---|------------------------|-------------------------|
| <b>City of Richmond</b>  | <b><i>Taxes and certain other debts</i></b> | <b><i>7,900.00</i></b> | <b><i>Prorata</i></b>   |
|                          |   |                        | <b><i>32 months</i></b> |
| <b>County of Henrico</b> | <b><i>Taxes and certain other debts</i></b> | <b><i>700.00</i></b>   | <b><i>Prorata</i></b>   |
|                          |   |                        | <b><i>32 months</i></b> |
| <b>IRS</b>               | <b><i>Taxes and certain other debts</i></b> | <b><i>3,000.00</i></b> | <b><i>Prorata</i></b>   |
|                          |   |                        | <b><i>32 months</i></b> |

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

| <u>Creditor</u>             | <u>Collateral</u>                      | <u>Purchase Date</u>   | <u>Est Debt Bal.</u> | <u>Replacement Value</u> |
|-----------------------------|--|------------------------|----------------------|--------------------------|
| <b>Fast Auto Loans</b>      | <b>1997 Chevrolet Tahoe w/235k mls</b> |                        | <b>2,072.10</b>      | <b>3,300.00</b>          |
| <b>Springleaf Financial</b> | <b>1996 Honda Accord w/150k mls</b>    | <b>Opened 11/01/03</b> | <b>4,521.00</b>      | <b>2,975.00</b>          |
|                             |  | <b>Last Active</b>     |                      |                          |
|                             |  | <b>2/23/07</b>         |                      |                          |
| <b>Hsbc Nv</b>              | <b>Best Buy</b>                        |                        | <b>726.90</b>        | <b>0.00</b>              |
| <b>Kay Jewelers</b>         | <b>Diamond stud earrings</b>           | <b>12/12</b>           | <b>506.03</b>        | <b>200.00</b>            |

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

| <u>Creditor</u>   | <u>Collateral Description</u>  | <u>Estimated Value</u> | <u>Estimated Total Claim</u> |
|-------------------|--|------------------------|------------------------------|
| <i>Springleaf</i> | <i>620 Pensacola Ave., Richmond, VA<br/>Lot 18, Block A, Section A, Highland Gardens,<br/>City of Richmond<br/>FMV= \$84,772<br/>minus 6% cost of sale</i> | <i>79,685.00</i>       | <i>71,667.00</i>             |

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

| <u>Creditor</u> | <u>Collateral Description</u> | <u>Adeq. Protection<br/>Monthly Payment</u> | <u>To Be Paid By</u> |
|-----------------|-------------------------------|---|----------------------|
| <b>-NONE-</b>   |                               |   |                      |

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

| <u>Creditor</u>                 | <u>Collateral</u>                      | <u>Approx. Bal. of Debt or<br/>"Crammed Down" Value</u> | <u>Interest<br/>Rate</u> | <u>Monthly Paymt &amp; Est. Term**</u> |
|---------------------------------|--|---|--------------------------|--|
| <i>Capital One Auto Finance</i> | <i>2010 Honda Accord w/87k mls</i>     | <i>19,048.55</i>  | <i>4.5%</i>              | <i>566.64<br/>40 months</i>            |
| <i>Fast Auto Loans</i>          | <i>1997 Chevrolet Tahoe w/235k mls</i> | <i>2,072.10</i>   | <i>4.5%</i>              | <i>61.64<br/>40 months</i>             |
| <i>Springleaf Financial</i>     | <i>1996 Honda Accord w/150k mls</i>    | <i>2,975.00</i>   | <i>4.5%</i>              | <i>88.50<br/>40 months</i>             |
| <i>Hsbc Nv</i>                  | <i>Best Buy</i>                        | <i>726.90</i>   | <i>0%</i>                | <i>Prorata<br/>3 months</i>            |
| <i>Kay Jewelers</i>             | <i>Diamond stud earrings</i>           | <i>200.00</i>   | <i>0%</i>                | <i>Prorata<br/>3 months</i>            |

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

**A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 18 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 5.19 %.

**B. Separately classified unsecured claims.**

| <u>Creditor</u> | <u>Basis for Classification</u> | <u>Treatment</u> |
|-----------------|---------------------------------|------------------|
| <b>-NONE-</b>   |                                 |                  |

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

| <u>Creditor</u>             | <u>Collateral</u>   | <u>Regular Contract Payment</u> | <u>Estimated Arrearage</u> | <u>Arrearage Interest Rate</u> | <u>Estimated Cure Period</u> | <u>Monthly Arrearage Payment</u> |
|-----------------------------|---|---------------------------------|----------------------------|--------------------------------|------------------------------|----------------------------------|
| <b>Bank of America Mtge</b> | <b>313 Wilmer Ave., Henrico, VA 23227<br/>105 B2 6 BL C, Huntington Place, Lt 16 &amp; PT VAC St<br/>County of Henrico, VA<br/>FMV= \$213,607<br/>minus 6% cost of sale</b> | <b>2,016.00</b>                 | <b>8,140.00</b>            | <b>0%</b>                      | <b>39 months</b>             | <b>226.11</b>                    |

**B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

| <u>Creditor</u> | <u>Collateral</u> | <u>Regular Contract Payment</u> | <u>Estimated Arrearage</u> | <u>Interest Rate</u> | <u>Term for Arrearage</u> | <u>Monthly Arrearage Payment</u> |
|-----------------|-------------------|---------------------------------|----------------------------|----------------------|---------------------------|----------------------------------|
| <b>-NONE-</b>   |                   |                                 |                            |                      |                           |                                  |

**C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

| <u>Creditor</u> | <u>Collateral</u> | <u>Interest Rate</u> | <u>Estimated Claim</u> | <u>Monthly Paymt &amp; Est. Term**</u> |
|-----------------|-------------------|----------------------|------------------------|--|
| <b>-NONE-</b>   |                   |                      |                        |  |

**6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

**A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

| <u>Creditor</u> | <u>Type of Contract</u> |
|-----------------|-------------------------|
| <b>-NONE-</b>   |                         |

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

| <u>Creditor</u> | <u>Type of Contract</u> | <u>Arrearage</u> | <u>Monthly Payment for Arrears</u> | <u>Estimated Cure Period</u> |
|-----------------|-------------------------|------------------|------------------------------------|------------------------------|
| <b>-NONE-</b>   |                         |                  |                                    |                              |

**7. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

| <u>Creditor</u> | <u>Collateral</u> | <u>Exemption Amount</u> | <u>Value of Collateral</u> |
|-----------------|-------------------|-------------------------|----------------------------|
| <b>-NONE-</b>   |                   |                         |                            |

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

| <u>Creditor</u>                   | <u>Type of Lien</u>    | <u>Description of Collateral</u>  | <u>Basis for Avoidance</u> |
|-----------------------------------|------------------------|---|----------------------------|
| <b>South Central Bank &amp; T</b> | <b>Second Mortgage</b> | <b>313 Wilmer Ave., Henrico, VA 23227<br/>105 B2 6 BL C, Huntington Place, Lt 16<br/>&amp; PT VAC St<br/>County of Henrico, VA<br/>FMV= \$213,607<br/>minus 6% cost of sale</b> |                            |

**8. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:  
**ATTORNEYS FEES OF \$3,000.00 AND ATTORNEY ADMINISTRATIVE COSTS OF \$300.00 TO BE PAID PRIOR TO ALL OTHER CREDITORS AND CHAPTER 13 TRUSTEE.**

**NOTE: DEBTOR'S ATTORNEY FEES PLUS ESTIMATED COSTS AS REFLECTED IN THE PROOF OF CLAIM FILED IN THIS CASE.**

**THE CHAPTER 13 TRUSTEE IS AUTHORIZED TO EXTEND THE TERM OF THE PLAN AS NECESSARY, IN ORDER TO MAINTAIN THE MINIMUM PERCENTAGE PAYOUT TO UNSECURED CREDITORS AS SET FORTH IN THE CHAPTER 13 PLAN.**

**THE CHAPTER 13 TRUSTEE IS AUTHORIZED TO ACCEPT THIS WRITTEN STATEMENT FROM DEBTOR'S COUNSEL THAT A CREDITOR'S PROOF OF CLAIM IS CORRECT AND ACCURATE TO PAY ACCORDING TO THE CREDITOR'S PROOF OF CLAIM.**

**PRE AND POST CONFIRMATION ADEQUATE PROTECTION PAYMENTS, WHEN NEEDED, SHALL BE PAID BY THE CHAPTER 13 TRUSTEE IN THE MONTHLY AMOUNT OF \$30.00 TOTAL PER MONTH.**

**Signatures:**

**Dated:** July 22, 2014

/s/ Conald Whitaker, Jr.  
**Conald Whitaker, Jr.**  
Debtor

/s/ Rudolph C. McCollum, Jr. VSB#  
**Rudolph C. McCollum, Jr. VSB# 32825**  
Debtor's Attorney

/s/ Pamela Whitaker  
**Pamela Whitaker**  
Joint Debtor

**Exhibits:**      **Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with Plan**

**Certificate of Service**

I certify that on July 22, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Rudolph C. McCollum, Jr. VSB#  
**Rudolph C. McCollum, Jr. VSB# 32825**  
Signature

P.O. Box 4595  
Richmond, VA 23220  
Address

(804) 523-3900  
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Conald Whitaker, Jr.  
Pamela Whitaker**

Debtor(s)

Case No. **13-32537**  
Chapter **13**

**SPECIAL NOTICE TO SECURED CREDITOR**

To: **South Central Bank & T  
525 W Roosevelt Rd; Chicago, IL 60607**

*Name of creditor*

**313 Wilmer Ave., Henrico, VA 23227  
105 B2 6 BL C, Huntington Place, Lt 16 & PT VAC St  
County of Henrico, VA  
FMV= \$213,607  
minus 6% cost of sale**

*Description of collateral*

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☐ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: 8/27/2014

Date and time of confirmation hearing: 9/3/2014 @11:10a.m.

Place of confirmation hearing: USBankruptcy Crt, 701 EBroad St, Ctrrm#5100,  
Richmond, VA 23219

Conald Whitaker, Jr.  
Pamela Whitaker

*Name(s) of debtor(s)*

By: /s/ Rudolph C. McCollum, Jr. VSB#  
Rudolph C. McCollum, Jr. VSB# 32825  
*Signature*

☒ Debtor(s)' Attorney  
☐ Pro se debtor

Rudolph C. McCollum, Jr. VSB# 32825  
*Name of attorney for debtor(s)*  
P.O. Box 4595  
Richmond, VA 23220  
*Address of attorney [or pro se debtor]*

Tel. # (804) 523-3900  
Fax # (804) 523-3901

#### CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- ☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or  
☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 22, 2014.

/s/ Rudolph C. McCollum, Jr. VSB#  
Rudolph C. McCollum, Jr. VSB# 32825  
*Signature of attorney for debtor(s)*

Ver. 09/17/09 [effective 12/01/09]



United States Bankruptcy Court  
Eastern District of Virginia

In re **Conrad Whitaker, Jr.**  
**Pamela Whitaker**

Debtor(s)

Case No. **13-32537**  
Chapter **13**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: \_\_\_\_]  
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on \_\_\_\_.\*]
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☐ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☐ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☒ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.  
\*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database. ]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: \_\_\_\_

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_.

Date: **October 9, 2013**

/s/ Rudolph C. McCollum, Jr. VSB#

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **32825**

Mailing Address: **McCollum At Law, P.C.**  
**P.O. Box 4595**  
**Richmond, VA 23220**

Telephone No.: **(804) 523-3900**

B6I (Official Form 6I) (12/07)

In re **Conrad Whitaker, Jr.**  
**Pamela Whitaker**

Case No. **13-32537**

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

|  |   |  |
|--|---|--|
| Debtor's Marital Status:<br><b>Married</b> | DEPENDENTS OF DEBTOR AND SPOUSE                   |  |
|  | RELATIONSHIP(S):<br><b>Daughter</b><br><b>Son</b> | AGE(S):<br><b>6</b><br><b>7</b>                                |
| <b>Employment:</b>                         | DEBTOR  | SPOUSE   |
| Occupation                                 |   | <b>Accountant</b>  |
| Name of Employer                           | <b>Disabled</b>                                   | <b>Richmond Public Schools</b>                                 |
| How long employed                          |   | <b>20 yrs</b>  |
| Address of Employer                        |   | <b>301 N. 9th St., 16th Floor</b><br><b>Richmond, VA 23219</b> |

INCOME: (Estimate of average or projected monthly income at time case filed)

|   |                |                    |
|---|----------------|--------------------|
|   | DEBTOR         | SPOUSE             |
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$ <u>0.00</u> | \$ <u>3,464.00</u> |
| 2. Estimate monthly overtime  | \$ <u>0.00</u> | \$ <u>0.00</u>     |

|             |                |                    |
|-------------|----------------|--------------------|
| 3. SUBTOTAL | \$ <u>0.00</u> | \$ <u>3,464.00</u> |
|-------------|----------------|--------------------|

4. LESS PAYROLL DEDUCTIONS

|  |                |                  |
|--|----------------|------------------|
| a. Payroll taxes and social security                     | \$ <u>0.00</u> | \$ <u>404.00</u> |
| b. Insurance   | \$ <u>0.00</u> | \$ <u>432.00</u> |
| c. Union dues  | \$ <u>0.00</u> | \$ <u>0.00</u>   |
| d. Other (Specify) <u>See Detailed Income Attachment</u> | \$ <u>0.00</u> | \$ <u>158.00</u> |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

|                |                  |
|----------------|------------------|
| \$ <u>0.00</u> | \$ <u>994.00</u> |
|----------------|------------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

|                |                    |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>2,470.00</u> |
|----------------|--------------------|

|  |                |                |
|--|----------------|----------------|
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | \$ <u>0.00</u> | \$ <u>0.00</u> |
|--|----------------|----------------|

|                              |                |                |
|------------------------------|----------------|----------------|
| 8. Income from real property | \$ <u>0.00</u> | \$ <u>0.00</u> |
|------------------------------|----------------|----------------|

|                           |                |                |
|---------------------------|----------------|----------------|
| 9. Interest and dividends | \$ <u>0.00</u> | \$ <u>0.00</u> |
|---------------------------|----------------|----------------|

|  |                |                |
|--|----------------|----------------|
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ <u>0.00</u> | \$ <u>0.00</u> |
|--|----------------|----------------|

|   |                  |                |
|---|------------------|----------------|
| 11. Social security or government assistance (Specify): <u>Social Security for children</u> | \$ <u>980.00</u> | \$ <u>0.00</u> |
|---|------------------|----------------|

|                        |                    |                |
|------------------------|--------------------|----------------|
| <u>Social Security</u> | \$ <u>1,858.00</u> | \$ <u>0.00</u> |
|------------------------|--------------------|----------------|

|                                  |                    |                |
|----------------------------------|--------------------|----------------|
| 12. Pension or retirement income | \$ <u>2,315.00</u> | \$ <u>0.00</u> |
|----------------------------------|--------------------|----------------|

|  |                  |                |
|--|------------------|----------------|
| 13. Other monthly income (Specify): <u>Pro rated Tax Returns</u> | \$ <u>232.00</u> | \$ <u>0.00</u> |
|--|------------------|----------------|

|                               |                 |                |
|-------------------------------|-----------------|----------------|
| <u>Daughter's car payment</u> | \$ <u>40.00</u> | \$ <u>0.00</u> |
|-------------------------------|-----------------|----------------|

14. SUBTOTAL OF LINES 7 THROUGH 13

|                    |                |
|--------------------|----------------|
| \$ <u>5,425.00</u> | \$ <u>0.00</u> |
|--------------------|----------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

|                    |                    |
|--------------------|--------------------|
| \$ <u>5,425.00</u> | \$ <u>2,470.00</u> |
|--------------------|--------------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

|                    |
|--------------------|
| \$ <u>7,895.00</u> |
|--------------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re **Conald Whitaker, Jr.**  
**Pamela Whitaker**

Case No. **13-32537**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

|  |                       |                         |
|--|-----------------------|-------------------------|
| <b><u>Life ins</u></b>                       | \$ <b><u>0.00</u></b> | \$ <b><u>36.00</u></b>  |
| <b><u>Legal ins</u></b>                      | \$ <b><u>0.00</u></b> | \$ <b><u>16.00</u></b>  |
| <b><u>Retirement contrib</u></b>             | \$ <b><u>0.00</u></b> | \$ <b><u>106.00</u></b> |
| <b><u>Total Other Payroll Deductions</u></b> | \$ <b><u>0.00</u></b> | \$ <b><u>158.00</u></b> |

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -  
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

|  |  |                      |          |
|--|--|----------------------|----------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)  |  | \$                   | 2,016.00 |
| a.   | Are real estate taxes included?  | Yes <u>X</u> No ____ |          |
| b.   | Is property insurance included?  | Yes <u>X</u> No ____ |          |
| 2. Utilities:  | a. Electricity and heating fuel  | \$                   | 125.00   |
|  | b. Water and sewer   | \$                   | 104.00   |
|  | c. Telephone   | \$                   | 125.00   |
|  | d. Other See Detailed Expense Attachment   | \$                   | 230.00   |
| 3.   | Home maintenance (repairs and upkeep)  | \$                   | 200.00   |
| 4.   | Food   | \$                   | 800.00   |
| 5.   | Clothing   | \$                   | 150.00   |
| 6.   | Laundry and dry cleaning   | \$                   | 80.00    |
| 7.   | Medical and dental expenses  | \$                   | 375.00   |
| 8.   | Transportation (not including car payments)  | \$                   | 600.00   |
| 9.   | Recreation, clubs and entertainment, newspapers, magazines, etc.   | \$                   | 200.00   |
| 10.  | Charitable contributions   | \$                   | 25.00    |
| 11.  | Insurance (not deducted from wages or included in home mortgage payments)                                |                      |          |
|  | a. Homeowner's or renter's   | \$                   | 65.00    |
|  | b. Life  | \$                   | 0.00     |
|  | c. Health  | \$                   | 125.00   |
|  | d. Auto  | \$                   | 220.00   |
|  | e. Other   | \$                   | 0.00     |
| 12.  | Taxes (not deducted from wages or included in home mortgage payments)<br>(Specify) PP tax                | \$                   | 125.00   |
| 13.  | Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) |                      |          |
|  | a. Auto  | \$                   | 0.00     |
|  | b. Other   | \$                   | 0.00     |
|  | c. Other   | \$                   | 0.00     |
| 14.  | Alimony, maintenance, and support paid to others   | \$                   | 0.00     |
| 15.  | Payments for support of additional dependents not living at your home                                    | \$                   | 0.00     |
| 16.  | Regular expenses from operation of business, profession, or farm (attach detailed statement)             | \$                   | 0.00     |
| 17.  | Other See Detailed Expense Attachment  | \$                   | 850.00   |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) |  | \$                   | 6,415.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:                                 |  |                      |          |
| <hr/>  |  |                      |          |
| 20. STATEMENT OF MONTHLY NET INCOME  |  |                      |          |
| a.   | Average monthly income from Line 15 of Schedule I  | \$                   | 7,895.00 |
| b.   | Average monthly expenses from Line 18 above  | \$                   | 6,415.00 |
| c.   | Monthly net income (a. minus b.)   | \$                   | 1,480.00 |

B6J (Official Form 6J) (12/07)

In re **Conald Whitaker, Jr.  
Pamela Whitaker**

Case No. **13-32537**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**

**Detailed Expense Attachment**

**Other Utility Expenditures:**

|  |    |                      |
|--|----|----------------------|
| <b><u>Cable/internet</u></b>                   | \$ | <b><u>130.00</u></b> |
| <b><u>Home heating</u></b>                     | \$ | <b><u>100.00</u></b> |
| <b><u>Total Other Utility Expenditures</u></b> | \$ | <b><u>230.00</u></b> |

**Other Expenditures:**

|  |    |                      |
|--|----|----------------------|
| <b><u>Daycare</u></b>                  | \$ | <b><u>400.00</u></b> |
| <b><u>Personal grooming</u></b>        | \$ | <b><u>250.00</u></b> |
| <b><u>Contingency</u></b>              | \$ | <b><u>200.00</u></b> |
| <b><u>Total Other Expenditures</u></b> | \$ | <b><u>850.00</u></b> |

Acs/wells  
Acs Education Serv  
Utica, NY 13501

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

Bank Of America  
Attn: Bankruptcy NC4-105-02-77  
Po Box 26012  
Greensboro, NC 27410

Bank of America Mtge  
PO Box 35140  
Louisville, KY 40232

Barclays/AIRTRAN  
Po Box 8833  
Wilmington, DE 19899

Bass & Assoc  
3936 E Fort Lowell Rd  
Tucson, AZ 85712

BCC Financial Management Svc  
P.O. Box 590097  
Fort Lauderdale, FL 33359-0097

Beta Finance  
PO 660232  
Crown Point, IN 46308

Beta Finance  
8450 S Broadway  
Merrillville, IN 46410

Bon Secours Richmond Health  
P.O. Box 28538  
Richmond, VA 23228

Capital 1 Bank  
Attn: Bankruptcy Dept.  
Po Box 30285  
Salt Lake City, UT 84130

Capital One  
PO Box 22876  
Rochester, NY 14692

Capital One Auto Finance  
3901 N. Dallas Parkway  
P.O. Box 260848  
Plano, TX 75093

Capital One Auto Finance  
3905 N Dallas Pkwy  
Plano, TX 75093

Cavalier Telephone  
PO Box 11146  
Richmond, VA 23230

Charlot Bur  
Pob 6220  
Charlottesville, VA 22911

City of Richmond  
Dept of Public Utilities  
730 E. Broad St, 5th Flr.  
Richmond, VA 23219

City of Richmond  
Department of Finance  
P.O. Box 26505  
Richmond, VA 23261-6505

Commonwealth of VA  
P.O. Box 2369  
Richmond, VA 23218-2369

County of Henrico  
PO 90775  
Richmond, VA 23273

Credit One Bank  
Po Box 98873  
Las Vegas, NV 89193

Fast Auto Loans  
1206 Azalea Ave  
Richmond, VA 23227

Fidelity Info Corp  
Po Box 100  
Pacific Palisades, CA 90272

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57104

GECRB/JC Penny  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

GEMB/ PayPal Buyer credit  
Gemb/Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Gemb/jcp  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gembppbycr  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Heilig Meyers  
3807 Mechanicsville Pike  
Richmond, VA 23223

Horizon Financial  
8585 S Broadway, #880  
Merrillville, IN 46410



Hsbc Nv  
Pob 19360  
Portland, OR 97280

Hsbc/UNION PLUS  
Attn: Bankruptcy  
Po Box 5253  
Carol Stream, IL 60197

IRS  
PO 21126  
Philadelphia, PA 19114-0326

Jolas & Assoc  
PO Box 4000  
Mason City, IA 50401

Kay Jewelers  
Va. Ctr. Commons Space #752  
10101 Brook Road  
Glen Allen, VA 23060

Kay Jewelers  
P.O. Box 1799  
Akron, OH 44309

Macys/fdsb  
Macy's Bankruptcy  
Po Box 8053  
Mason, OH 45040

Memorial Rich Medical  
PO Box 409438  
Atlanta, GA 30384

MiraMed Revenue Group, LLC  
P.O. Box 536  
Linden, MI 48451

NCO - Medclr  
507 Prudential Rd  
Horsham, PA 19044

Palisades Collection  
210 Sylvan Ave.  
Englewood Cliffs, NJ 07632

Parham Surgery Ctr  
7640 E. Parham Rd  
Henrico, VA 23294

Pellettieri  
991 Oak Creek Dr  
Lombard, IL 60148

PMAB, LLC  
P.O. Box 12150  
Charlotte, NC 28220

Portfolio Recovery  
120 Corporate Blvd, #100  
Norfolk, VA 23502

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk, VA 23541

Rec Mgm Sys  
7206 Hull Street Rd Ste  
Richmond, VA 23235

Richmond Fitness Inc  
5750 Brook Road  
Richmond, VA 23227

Richmond Nephrology Assoc  
671 Hioaks Rd Ste B  
Richmond, VA 23225

Sentara Health Care  
PO 1875  
Norfolk, VA 23501

South Central Bank & T  
525 W Roosevelt Rd  
Chicago, IL 60607

Spinella, Owings & Shaia  
8550 Mayland Dr  
Richmond, VA 23294

Springleaf  
formerly American General  
601 NW 2nd St  
Evansville, IN 47708

Springleaf Financial  
P.O. 3251  
Evansville, IN 47731

Surgical Specialists  
8262 Atlee Rd., #205  
Mechanicsville, VA 23116

Target  
Po Box 9475  
Minneapolis, MN 55440

Transworld Systems  
507 Prudential Rd  
Horsham, PA 19044

Tuckahoe Anesthesia Assoc  
P.O. Box 12846  
Wilmington, DE 19850

United Consumers  
P.O. Box 4466  
Woodbridge, VA 22194-4466

Vacap Federal Cu  
1700 Robin Hood Road  
Richmond, VA 23220

Virginia Cu  
Po Box 90010  
Richmond, VA 23225

Wach Bk  
Acs Education Serv  
Utica, NY 13501

Weisfield Jewelers/Sterling Jewelers Inc  
Attn: Bankruptcy  
Po Box 3680  
Akron, OH 44309